CLAIMS

1.   A memory card comprising:

memory that stores a plurality of usernames and passwords each username and password associated with a predetermined network address;

an input/output device that enables data to be entered into the memory and data to be extracted from the memory; and

a controller, coupled to both the memory and the input/output device, that controls operation of the memory card, the controller comprising means for controlling access to the usernames, passwords, and associated network addresses through the input/output device in response to a valid request from a first network address for an associated first username and first password.

2.   The memory card of claim 1 wherein the memory comprises flash memory.

3.   The memory card of claim 1 wherein the input/output device is compatible with a universal serial bus.

4.   The memory card of claim 1 wherein the input/output device is compatible with a Personal Computer Memory Card International Association (PCMCIA) bus.

5.   The memory card of claim 1 wherein the controller is a microprocessor capable of running processes for operation of the memory card.

6.   The memory card of claim 5 wherein the processes for operation comprise encryption processes, decryption processes, and memory access processes.

7.   The memory card of claim 1 wherein the predetermined network address is a universal resource locator for a web site.

8.   A memory card comprising:

2   memory that stores a plurality of usernames and a password corresponding with each username, each username and its corresponding password

4   associated with a predetermined universal resource locator of a web site;

           a bus interface that enables data to be entered into the memory and

6   data to be extracted from the memory; and

           a controller, coupled to both the memory and the bus interface, that

8   controls access to the memory card in response to a valid password, the controller comprising means for encrypting and decrypting information written to the memory

10   card through the bus interface.

9.   The memory card of claim 8 wherein the memory comprises a

2   disk drive.

10.   The memory card of claim 8 wherein the controller permits

2   access to the plurality of usernames and associated passwords that are stored in the memory when the valid access password is entered.

11.   The memory card of claim 8 wherein the controller comprises

2   means for interacting with an electronic device that is coupled to the bus interface.

12.   The memory card of claim 11 wherein the electronic device is a

2   computer comprising a universal serial bus compatible interface that couples to the bus interface, the computer comprising means for entering the valid password.

13.   The memory card of claim 11 wherein the electronic device is a

2   personal digital assistant comprising a universal serial bus port that couples to the bus interface, the personal digital assistant comprising means for entering the valid

4   password.

14.   The memory card of claim 11 wherein the electronic device is a

2   portable telephone that has a universal serial bus port that couples to the bus interface,

the portable telephone comprising means for entering the valid password.

15.   The memory card of claim 8 wherein the memory further

2   comprises electronic cash account information.

16.   A method for accessing usernames and their associated

2   passwords in a memory card, the method comprising the steps of:

receiving a password;

4   determining if the password is valid;

receiving a request for a username and corresponding password from a

6   network address; and

if the password is valid, transmitting the username and corresponding

8   password to the network address.

17.   The method of claim 16 wherein the network address is a

2   Universal Resource Locator for an Internet web site.

18.   A method for accessing usernames and their associated

2   passwords in a smart memory card, the method comprising the steps of:

receiving an access request;

4   determining if the access request is valid;

receiving a request for a username and associated password from a

6   network address; and

if the access request is valid, transmitting the username and associated

8   password to the network address.

19.   The method of claim 18 wherein the access request is a

2   digitized scan of a fingerprint.

20.   The method of claim 18 wherein the access request is a

2   digitized scan of a retina.

21.   The method of claim 18 and further including the step of

2   supplying the username and associated password to the network address.

22.   The method of claim 18 wherein the username and associated

2   password are encrypted.

23.   The method of claim 22 and further including the step:

2   if the access request is valid, decrypting the username and associated

password.

24.   A method for accessing monetary account information in a

2   smart memory card, the method comprising the steps of:

       receiving an access request;

4   determining if the access request is valid;

       receiving a request for payment data from a requesting network

6   address; and

       if the access request is valid, transmitting the requested payment data

8   to the requesting network address.

25.   The method of claim 24 wherein the access request is a

2   digitized scan of a retina.

26.   The method of claim 24 wherein the access request is a

2   digitized scan of a fingerprint.

27.   The method of claim 24 wherein the access request is a

2   password.

28.   The method of claim 24 wherein the monetary account

2   information is encrypted.

29.   The method of claim 28 and further including the step:

2   if the access request is valid, decrypting the monetary account

information.

30.   The method of claim 24 wherein the step of transmitting the

2   requested payment data comprises the steps of:

          if the access request is valid, determining if an amount of the request

4   for payment is larger than a value of the monetary account information; and

          if the amount of the request is less than the value of the monetary

6   account information, allowing transmission.